

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Applicant : | Bruce Nappi | Art Unit : | 3696 |
| Serial No. : | 10/669,929 | Examiner : | Samica L. Norman |
| Filed : | September 24, 2003 | Conf. No. : | 4620 |
| Title : | EFFECTING FINANCIAL TRANSACTIONS | | |

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY TO ACTION OF NOVEMBER 7, 2008